

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY (TRENTON)</b>	
<b>RAS Crane, LLC</b> 10700 Abbott's Bridge Road, Suite 170 Duluth, GA 30097 Telephone Number 470-321-7112 Attorneys for Secured Creditor <b>U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-C</b> Aleisha Jennings, Esq. (AJ-049302015)	CASE NO.: 19-25502-MBK  CHAPTER 13  <b>Objection to Confirmation of Debtors' Chapter 13 Plan</b>
<b>In Re:</b>  <b>Joseph Lombardi</b>  <b>Debtor,</b>  <b>Lorie A Lombardi,</b>  <b>Joint Debtor.</b>	

**OBJECTION TO CONFIRMATION OF DEBTORS' CHAPTER 13 PLAN**

U.S. Bank Trust National Association, Not in Its Individual Capacity, But Solely as Trustee of Citigroup Mortgage Loan Trust 2019-C ("Secured Creditor"), by and through its undersigned counsel, objects to confirmation of Debtor's Chapter 13 Plan (DE # 10), and states as follows:

1. Debtor, Joseph Lombardi and Joint Debtor, Lorie A Lombardi, ("Debtors"), filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on August 9, 2019.
2. Secured Creditor holds a security interest in the Debtor's real property located at 17 London Dr, Jackson, NJ 08527, by virtue of a Mortgage recorded on November 21, 2017 in Book 12843, at Page 716396 of the Public Records of Ocean County, NJ. Said Mortgage secures a Note in the amount of \$272,000.00.
3. The Debtor filed a Chapter 13 Plan on August 16, 2019.
4. The Plan fails to include treatment of Secured Creditor's claim. The subject property and claim are, however, listed in Debtor's schedules. Secured Creditor objects to the Plan and seeks clarification as to Debtor's intentions in regard to the subject property and claim.

5. The Plan does not appear feasible due to the unclear treatment of Secured Creditor's claim. Thus, the plan violates the provisions of 11 U.S.C. § 1325(a)(3) and cannot be confirmed.
6. Additionally, Secured Creditor's timely-filed Proof of Claim 25-1 lists the correct pre-petition arrearage due Secured Creditor is \$9,763.59. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed. Secured Creditor objects to any plan which proposes to pay it anything less than \$9,763.59 as the pre-petition arrearage over the life of the plan.

**WHEREFORE**, Secured Creditor respectfully requests this Court sustain the objections stated herein and deny confirmation of Debtor's Plan, and for such other and further relief as the Court may deem just and proper.

Dated: November 5, 2019

RAS Crane, LLC  
Attorney for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone Number 470-321-7112

By: /s/Aleisha Jennings  
Aleisha Jennings, Esquire  
NJ Bar Number AJ-049302015  
Email: ajennings@rasnj.com

<b>UNITED STATES BANKRUPTCY COURT</b> <b>DISTRICT OF NEW JERSEY (TRENTON)</b>	
<b>RAS Crane, LLC</b> 10700 Abbott's Bridge Road, Suite 170 Duluth, GA 30097 Telephone Number 470-321-7112 Attorneys for Secured Creditor <b>U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-C</b> Aleisha Jennings, Esq. (AJ-049302015)	CASE NO.: 19-25502-MBK  CHAPTER 13  <b>Objection to Confirmation of Debtors' Chapter 13 Plan</b>
<b>In Re:</b>  <b>Joseph Lombardi</b> <b>Debtor,</b>  <b>Lorie A Lombardi,</b> <b>Joint Debtor.</b>	

**CERTIFICATION OF SERVICE**

1. I, Aleisha Jennings, represent U.S. Bank Trust National Association, Not in Its Individual Capacity, But Solely as Trustee of Citigroup Mortgage Loan Trust 2019-C in this matter.
2. On November 5, 2019, I caused a copy of the following pleadings and/or documents to be sent to the parties listed in the chart below: Objection to Confirmation of Debtors' Chapter 13 Plan
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: November 5, 2019

RAS Crane, LLC  
Attorney for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone Number 470-321-7112

By: /s/Aleisha Jennings  
Aleisha Jennings, Esquire

NJ Bar Number AJ-049302015

Email: ajennings@rasnj.com

<b><u>Name and Address of Party Served</u></b>	<b><u>Relationship of Party to the Case</u></b>	<b><u>Mode of Service</u></b>
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Albert Russo CN 4853 Trenton, NJ 08650	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Marc C Capone Gillman, Bruton & Capone, LLC 770 Amboy Avenue Edison, NJ 08837	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Lorie A Lombardi 17 London Drive Jackson, NJ 08527	Joint Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Joseph Lombardi 17 London Drive Jackson, NJ 08527	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)